



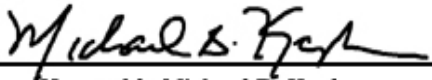
Order Filed on February 20, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322 <a href="mailto:dcarlton@kmlawgroup.com">dcarlton@kmlawgroup.com</a> Attorneys for Movant: Citibank, N.A., as Trustee for Chase Funding Mortgage Loan Asset-Backed Certificates, Series 2003-2	
In Re:	Case No.: 23-21005 MBK
Maciver E Addaquay,	Hearing Date: 2/14/2024 @ 10:00 a.m.
Debtor	Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS'  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: February 20, 2024**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Page 2

Debtor: Maciver E Addaquay

Case No.: 23-21005 MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTORS' CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Citibank, N.A., as Trustee for Chase Funding Mortgage Loan Asset-Backed Certificates, Series 2003-2, holder of a first mortgage on real property located at 133 Arthur Ave, Colonia, NJ, 07067, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and David G. Beslow, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors agree Secured Creditor's claim will be paid as follows: Chapter 13 Trustee to make payment to Secured Creditor per the terms of the plan while the sale/relief is pending and the balance of the amount due shall be paid via the sale or refinance of the subject property within 12 months from the date of the confirming order; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the payoff amount shall be calculated pursuant to applicable law good through the date of the sale or refinance closing; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that should the sale or refinance fail, Debtor shall amend the plan to otherwise address the claim of secured creditor; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that for the duration of Debtor's Chapter 13 bankruptcy proceeding, Debtor shall pay all post-petition escrow items directly, including but not limited to property taxes and insurance, and if Debtors do not maintain these payments, Secured Creditor can advance for these items and/or seek relief from this Court by filing a certification of default; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that nothing herein shall be construed as a modification of any term of the note and mortgage other than what is explicitly set forth herein; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:  
Maciver E Addaquay  
Debtor

Case No. 23-21005-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Feb 20, 2024

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2024:

Recip ID	Recipient Name and Address
db	+ Maciver E Addaquay, 133 Arthur Avenue, Colonia, NJ 07067-1359

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
David G. Beslow	on behalf of Debtor Maciver E Addaquay yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor Citibank N.A., as Trustee for Chase Funding Mortgage Loan Asset-Backed Certificates, Series 2003-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4